

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Winifred V. Gissendaner  
DebtorCase No. 12-21154-jkf  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 19

Date Rcvd: Oct 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2018.

db #Winifred V. Gissendaner, 1843 North 59th Street, Philadelphia, PA 19151-3513  
 13063509 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy, El Segundo, CA 90245-3504  
 13270464 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, Attn Bankruptcy Department, 350 Highland Drive, Lewisville, Texas 75067)  
 13063130 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #300, MOORPARK, CA 93021-2602  
 12966185 Ronald G. McNeil, Esquire, 1333 Race Street, Philadelphia, PA 19107-1585

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Oct 20 2018 02:22:03 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 20 2018 02:21:19 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 20 2018 02:21:40 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12998981 EDI: AIS.COM Oct 20 2018 06:08:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
 13108543 E-mail/Text: megan.harper@phila.gov Oct 20 2018 02:22:04 City of Philadelphia Law Department, Tax Unit - Bankruptcy, Municipal Services Building, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595  
 13066670 +EDI: AISACG.COM Oct 20 2018 06:08:00 Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347, Arlington, TX 76006-1347  
 12969967 EDI: ECMC.COM Oct 20 2018 06:08:00 ECMC, P.O. Box 75906, St. Paul, MN 55175  
 13067768 +EDI: RESURGENT.COM Oct 20 2018 06:08:00 East Bay Funding, LLC its successors and assigns, as assignee of B-Line, LLC, Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 12936661 E-mail/Text: fnb.bk@fnfg.com Oct 20 2018 02:21:39 First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514  
 12994996 +EDI: JEFFERSONCAP.COM Oct 20 2018 06:08:00 INTERNATIONAL COLLECTION SERVICES, c/o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
 12920433 EDI: IRS.COM Oct 20 2018 06:08:00 Internal Revenue Service, Bankruptcy Division, P.O. Box 7346, Philadelphia, PA 19101-7346  
 12994998 EDI: JEFFERSONCAP.COM Oct 20 2018 06:08:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-  
 12963399 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 20 2018 02:21:19 Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946  
 12922098 +E-mail/Text: bankruptcy@cavps.com Oct 20 2018 02:21:37 Precision Recovery Analytics, Inc, c/o Cavalry Advisory Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13120379\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Oct 19, 2018

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2018 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Wells Fargo Bank, N.A., as Trustee ecfmail@mw-c-law.com,  
ecfmail@ecf.courtdrive.com  
ANN E. SWARTZ on behalf of Creditor Finance of America Reverse LLC, ecfmail@mw-c-law.com,  
ecfmail@ecf.courtdrive.com  
CELINE P. DERKRIKORIAN on behalf of Creditor Wells Fargo Bank, N.A., as Trustee  
ecfmail@mw-c-law.com  
CELINE P. DERKRIKORIAN on behalf of Creditor Finance of America Reverse LLC  
ecfmail@mw-c-law.com  
CELINE P. DERKRIKORIAN on behalf of Creditor Finance of America Reverse LLC,  
ecfmail@mw-c-law.com  
HARRY B. REESE on behalf of Creditor PennyMac Loan Services, LLC harry.reese@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;jill@pkallc.com;samantha.gonzalez@pkallc.com;mary.r  
aynor-paul@pkallc.com;amanda.rauer@pkallc.com  
JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com  
JEFFREY G. TRAUGER on behalf of Creditor First Niagara Bank, N.A. jtrauger@grimlaw.com,  
ksaborsky@grimlaw.com  
JEROME B. BLANK on behalf of Creditor Nationstar Mortgage, LLC. paeb@fedphe.com  
JILL MANUEL-COUGHLIN on behalf of Creditor PennyMac Loan Services, LLC jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com  
JILL MANUEL-COUGHLIN on behalf of Creditor PennyMac Corp. jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com  
JOSEPH ANGELO DESOYE on behalf of Creditor Nationstar Mortgage, LLC. paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor PennyMac Loan Services, LLC  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor PennyMac Corp. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Pennymac Corp., By Pennymac Loan Services, LLC,  
Its Servicing Agent bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
KARROLLANNE CAYCE on behalf of Creditor Pennymac Corp., By Pennymac Loan Services, LLC, Its  
Servicing Agent ecfmail@aldridgepate.com, kcayce@ecf.inforuptcy.com  
KEVIN M. BUTTERY on behalf of Creditor Wells Fargo Bank, National Association  
bkyefile@rasflaw.com  
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage, LLC. pa-bk@logs.com  
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC Et al. pa-bk@logs.com  
KEVIN T MCQUAIL on behalf of Creditor Wells Fargo Bank, N.A., as Trustee ecfmail@mw-c-law.com  
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage LLC Et al. pabk@logs.com  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Nationstar Mortgage, LLC.  
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Wells Fargo Bank, N.A., as Trustee  
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
NICHOLAS J. LAMBERTI on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,  
RA-occbankruptcy6@state.pa.us  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
RONALD G. MCNEIL on behalf of Debtor Winifred V. Gissendaner r.mcneill@verizon.net  
THOMAS I. PULEO on behalf of Creditor PennyMac Corp. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trusteel3.com

TOTAL: 29

<b>Information to identify the case:</b>					
Debtor 1	<u>Winifred V. Gissendaner</u>			Social Security number or ITIN	<b>xxx-xx-4353</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>12-21154-jkf</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Winifred V. Gissendaner  
aka Winifred V. Watkins

10/18/18

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**